

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 7,024,388 B2
APPLICATION NO. : 09/895605
DATED : April 4, 2006
INVENTOR(S) : Stefek et al.

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 34,

Line 37, "(g) are data representative of a a time" should read -- (g) are data representative of a time --.

Column 35,

Line 14, "integrating a plurality of factor models is based" should read -- integrating a plurality of factor models corresponding to the plurality of asset classes, where integration of the plurality of factor models is based --.

Column 36,

Line 5, "integrating" should read -- integration --.

Line 26, "intial" should read -- initial --.

Column 37,

Line 10, "comprising: one or more time matrix" should read -- comprising: one or more time series of returns to the factors, a factor covariance matrix, and a specific covariance matrix --.

Signed and Sealed this

Eleventh Day of July, 2006

A handwritten signature in black ink, appearing to read "Jon W. Dudas". The signature is stylized with a large, looped initial "J" and a cursive "Dudas".

JON W. DUDAS

Director of the United States Patent and Trademark Office